

Table I.B.2.b.(1)(1998) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.9%	14.9%	12.7%	19.8%	37.8%	55.4%	14.3%	48.4%
Industry group **								
Agric., fish., forest.	41.7%	16.1%	36.5%	24.9% *	21.2% *	56.9%	26.4%	50.7%
Mining	50.0%	24.4% *	35.8% *	17.3% *	42.2% *	59.2%	27.3% *	51.9%
Construction	28.4%	23.3%	13.1%	23.0%	42.6%	58.4%	18.8%	41.7%
Manufacturing	46.9%	7.0% *	6.6%	18.5%	46.9%	57.8%	10.5%	52.4%
Transp., commu., util.	60.6%	6.8% *	16.1% *	14.3%	55.6%	72.0%	12.9%	67.0%
Wholesale trade	45.4%	9.6% *	8.1% *	15.8%	38.2%	66.8%	9.4% *	56.6%
Retail Trade	35.1%	20.1%	8.3%	15.9%	32.0%	45.2%	13.4%	40.9%
Fin., ins., real est.	35.9%	7.4% *	8.4% *	27.1%	31.2%	43.5%	10.4%	40.6%
Services	35.7%	15.5%	16.5%	21.5%	30.0%	53.9%	16.1%	43.6%
Ownership								
For profit, incorporat	41.5%	10.6%	12.0%	20.2%	39.8%	55.5%	12.5%	49.4%
For profit, unincorporat	25.5%	11.3% *	9.4% *	11.6%	32.9%	50.3%	10.8%	38.0%
Nonprofit	37.0%	43.7%	20.8%	17.6%	32.0%	50.1%	29.7%	39.1%
Unknown	62.0%	0.0%	0.0%	77.6%	45.3%	63.1%	0.0%	62.2%
Age of firm								
Less than 5 years	21.1%	15.4% *	6.5%	12.2%	36.9%	41.5%	11.5%	35.5%
5-9 years	23.5%	9.8%	21.1%	14.8%	29.8%	58.0%	13.5%	34.9%
10-19 years	22.1%	8.8%	10.6%	16.1%	25.8%	50.0%	11.5%	31.7%
20 or more years	41.2%	20.3%	12.5%	21.7%	40.8%	57.3%	16.9%	48.1%
Unknown	54.3%	51.1% *	44.8% *	55.9%	45.4%	54.8%	23.6% *	54.4%
Multi/single status								
2 or more locations	50.3%	36.2%	26.7%	23.2%	40.3%	55.6%	21.8%	51.4%
1 location only	18.8%	14.4%	10.5%	18.3%	31.1%	45.3%	13.3%	28.9%
Percent full-time employees								
Less than 25%	23.6%	22.9%	10.1% *	13.7% *	19.2% *	41.4%	14.9% *	27.2%
25-49 %	41.7%	12.2%	6.2% *	10.3%	24.3%	56.7%	10.1%	48.2%
50-74 %	36.4%	13.3%	10.3%	13.8%	39.3%	49.4%	12.8%	43.5%
75% or more	41.4%	15.0%	13.2%	20.6%	38.3%	55.9%	14.6%	49.0%
Union presence								
No union employees	39.1%	12.8%	11.9%	18.8%	38.2%	59.7%	13.1%	49.3%
Has union employees	49.7%	21.0% *	15.8% *	29.1%	41.1%	56.8%	21.1% *	52.4%
Unknown	36.4%	49.1% *	30.3% *	22.4%	18.8% *	38.5%	34.8%	36.6%
Percent low wage employees **								
50% or more low wage	25.3%	10.0%	12.1% *	8.0% *	28.6%	44.3%	10.2%	32.9%
Less than 50% low wage	33.4%	12.6%	11.9%	19.5%	38.4%	55.2%	13.3%	43.6%
Unknown	54.6%	68.0%	42.4%	43.4%	36.2%	55.9%	48.6%	54.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(1998) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	2.25%	1.86%	1.17%	1.57%	1.13%	1.49%	0.95%
Industry group **								
Agric., fish., forest.	7.52%	3.58%	10.81%	9.61% *	9.18% *	10.05%	6.29%	10.14%
Mining	7.87%	11.09% *	14.20% *	12.04% *	14.38% *	9.27%	13.06% *	8.87%
Construction	4.15%	6.49%	3.01%	5.37%	8.92%	9.45%	4.25%	5.96%
Manufacturing	1.43%	3.12% *	1.41%	2.49%	2.72%	2.26%	2.67%	1.46%
Transp., commu., util.	3.36%	2.60% *	6.83% *	2.82%	7.11%	3.39%	2.79%	3.18%
Wholesale trade	3.57%	4.14% *	3.49% *	3.70%	5.45%	4.67%	2.97% *	4.28%
Retail Trade	1.43%	5.75%	1.44%	2.72%	3.40%	2.19%	2.85%	1.75%
Fin., ins., real est.	1.96%	3.76% *	2.72% *	5.06%	4.48%	3.80%	2.19%	2.22%
Services	1.68%	3.55%	2.37%	3.23%	2.40%	2.38%	2.32%	1.88%
Ownership								
For profit, incorporat	0.92%	1.80%	2.23%	1.39%	1.83%	1.21%	1.48%	1.04%
For profit, unincorpor	2.21%	4.09% *	3.12% *	2.55%	4.36%	7.01%	2.65%	4.07%
Nonprofit	2.29%	7.09%	3.58%	2.67%	3.14%	3.48%	3.85%	2.47%
Unknown	4.12%	0.00%	0.00%	12.68%	10.40%	4.20%	0.00%	4.12%
Age of firm								
Less than 5 years	2.49%	4.64% *	1.82%	2.67%	6.56%	9.37%	2.89%	3.77%
5-9 years	3.69%	2.15%	4.79%	2.40%	5.77%	9.65%	2.99%	5.24%
10-19 years	1.85%	1.36%	1.98%	2.44%	3.81%	4.94%	1.99%	3.06%
20 or more years	1.26%	4.58%	1.53%	1.65%	1.87%	1.83%	1.88%	1.55%
Unknown	1.89%	16.89% *	15.32% *	8.12%	5.32%	2.09%	7.92% *	1.89%
Multi/single status								
2 or more locations	0.91%	7.79%	7.21%	2.25%	2.25%	1.09%	3.40%	0.93%
1 location only	1.16%	2.46%	0.83%	2.13%	2.59%	8.15%	1.41%	1.93%
Percent full-time employees								
Less than 25%	4.08%	5.65%	3.59% *	4.71% *	7.63% *	10.11%	4.49% *	6.40%
25-49 %	5.26%	3.58%	3.45% *	2.57%	4.75%	6.58%	2.07%	5.81%
50-74 %	2.20%	2.48%	2.44%	2.90%	5.45%	3.62%	1.81%	3.02%
75% or more	0.92%	2.78%	1.97%	1.26%	1.30%	1.22%	1.76%	1.07%
Union presence								
No union employees	0.80%	1.84%	1.39%	1.49%	1.43%	1.81%	1.33%	1.13%
Has union employees	2.33%	8.46% *	6.00% *	5.55%	3.93%	2.22%	6.39% *	2.11%
Unknown	2.70%	14.84% *	9.44% *	5.05%	6.52% *	3.55%	10.07%	2.96%
Percent low wage employees **								
50% or more low wage	3.30%	2.25%	5.96% *	2.96% *	4.84%	6.81%	2.46%	4.36%
Less than 50% low wage	0.85%	2.38%	1.59%	1.29%	1.61%	1.84%	1.55%	1.14%
Unknown	1.46%	16.56%	10.66%	7.73%	5.68%	1.55%	10.69%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.